

**CLAIMS**

1-43. Canceled.

1           44.   (Previously Presented) A method performed by a guarantor of  
2 payment for purchases, the method comprising  
3           receiving from a user a request to send to said user at least one short-term  
4 certificate, said request containing at least information that verifies the identity of said  
5 user,  
6           responsive to said request, and upon authenticating said user, determining a  
7 maximum amount and a period of time during which said guarantor is willing to  
8 guarantee payment for purchases by said user,  
9           sending to said user a short-term certificate guaranteeing payment up to said  
10 maximum amount for a purchase by said user from a supplier in a transaction carried  
11 out over a network, so that said user is enabled to enter into said transaction using  
12 said short-term certificate as a form of payment that will be accepted by said supplier,  
13 said short term certificate including expiration information corresponding to said  
14 period of time,  
15           receiving said short-term certificate and an electronic record of said  
16 transaction from said supplier, and  
17           making payment to said supplier for said purchase a) without having received  
18 from said supplier any request for assurance relative to said short-term certificate or  
19 relative to said guarantor's guarantee to make said payment, and b) without providing  
20 any such assurance to said supplier.

1           45.   (Previously Presented) The method of claim 44 further comprising  
2 billing said user for said purchase through a regular billing channel between said  
3 guarantor and said user.

1           46.   (Previously Presented) The method of claim 45 wherein said regular  
2 billing channel is a telephone bill.

1           47.   (Previously Presented) The method of claim 44 wherein said short-  
2 term certificate further includes an assertion of at least one entitlement for said user in  
3 addition to the ability to use said short-term certificate to pay for purchases.

1           48.   (Previously Presented) The method of claim 44 wherein said short-  
2 term certificate further includes an indication that said user is entitled to a discount to  
3 the cost of said purchase.

1           49.   (Previously Presented) The method of claim 44 wherein said short-  
2 term certificate further includes an indication that said user is entitled to use a form of  
3 payment other than money.

1           50.   (Previously Presented) The method of claim 44 wherein said short-  
2 term certificate further includes an indication that said user is entitled to use loyalty  
3 points to pay for said purchase.

1           51.   (Previously Presented) The method of claim 44 wherein said short-  
2 term certificate further includes at least one marketing offer from at least one market  
3 partner of said guarantor.

1           52.   (Previously Presented) The method of claim 51 wherein said at least  
2 one marketing offer is a discount to the cost of said purchase.

1           53.   (Previously Presented) The method of claim 51 wherein said at least  
2 one marketing offer is loyalty points to pay for said purchase.

54-56. Canceled

1           57.   (Previously Presented) A method performed by a supplier of goods or  
2 services, the method comprising  
3           receiving a short-term certificate from a customer, said short-term certificate  
4 specifying a maximum amount and information indicative of a period of time during  
5 which a guarantor is willing to guarantee payment for purchases by said customer,  
6           consummating a purchase transaction with said customer over a network  
7 including acceptance of said short-term certificate as payment for the purchase  
8 without seeking any assurances relative to said short-term certificate or relative to  
9 said guarantor's guarantee to make said payment, other than any assurances contained  
10 in said short-term certificate itself, sending said short-term certificate and an

11 electronic record of said transaction to a billing system for payment from said  
12 guarantor, and  
13 receiving said payment from said guarantor.

1 58. (Previously Presented) The method of claim 57 wherein short-term  
2 certificate further includes an indication that said customer is entitled to a discount to  
3 the cost of the purchase, wherein said consummating the purchase transaction  
4 includes charging the discounted cost to said customer.

1 59. (Previously Presented) The method of claim 57 wherein said short-  
2 term certificate further includes an indication that said customer is entitled to use  
3 loyalty points to pay for the purchase, wherein said consummating the purchase  
4 transaction includes accepting said loyalty points in payment for said purchase, and  
5 wherein said payment from said guarantor includes cash remuneration.

1 60. (Previously Presented) The method of claim 57 wherein said short-  
2 term certificate accepted by said supplier had been received by said customer from  
3 said guarantor in response to a long-term certificate that had been sent from said  
4 customer to said guarantor, said long-term certificate having contained at least  
5 information verifying the identity of said customer.